

Direct Loan Program's Interest Rates from July 1, 2012 through June 30, 2013
(Table 3)

Federal Direct Unsubsidized Loans							
	Status	Treasury Instrument	Add-on			Interest Rate for 7/1/2012through 6/30/2013	Maximum Interest Rate
Loans with first disbursement date between 7/1/1994 and 6/30/1995	Any status	91-day T-bill	+	3.10%	=	3.19%	8.25
		0.09%					
Loans with first disbursement date between 7/1/1995 and 6/30/1998	Repayment or forbearance	91-day T-bill	+	3.10%	=	3.19%	8.25
		0.09%					
	In school, grace, or deferment	91-day T-bill	+	2.50%	=	2.59%	8.25
		0.09%					
Loans with first disbursement date between 7/1/1998 and 6/30/2006	Repayment or forbearance	91-day T-bill	+	2.30%	=	2.39%	8.25
		0.09%					
	In school, grace, or deferment	91-day T-bill	+	1.70%	=	1.79%	8.25
		0.09%					
Graduate and Undergraduate Unsubsidized Loans with first disbursement date on or after 7/1/2006	Any status	Fixed 6.80 Percent				6.8	

Note: For variable rate loans, if the treasury instrument plus the add-on equals or exceeds the maximum interest rate, then the interest rate is the maximum interest rate.